

REMARKS

The present Amendment amends claims 1, 2, 7, 20, 34 and 36 and leaves claims 8-16, 18-19, 21-22, 33 and 35 unchanged. Therefore, the present application has pending claims 1, 2, 7-16, 18-22, 33-36.

Claim for Foreign Priority

Applicants filed a claim for foreign priority under 35 U.S.C. §119, claiming the right for priority based on Japanese Patent Application No. 2000-313119. The claim for foreign priority and the certified copy of the priority document were filed on March 9, 2001. However, the Examiner has not acknowledged Applicants' claim for foreign priority or the receipt of the certified copy of the priority document. Therefore, Applicants respectfully request the Examiner's acknowledgement of Applicants' claim for foreign priority and receipt of the certified copy of the priority document.

35 U.S.C. §112 Rejections

Claims 34 and 36 stand rejected under 35 U.S.C. §112, second paragraph as allegedly being indefinite for failing to point out and distinctly claim the subject matter that Applicants regard as the invention. This rejection is traversed for the following reasons. Applicants submit that claims 34 and 36, as now more clearly recited, are in compliance with the provisions of 35 U.S.C. §112.

35 U.S.C. §102 Rejections

Claims 1, 2, 7-10, 18, 20, and 21 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 6,021,202 to Anderson, et al. ("Anderson"). This rejection is traversed for the following reasons. Applicants submit that the

features of the present invention as now more clearly recited in claims 1, 2, 7-10, 18, 20, and 21 are not taught or suggested by Anderson whether taken individually or in combination any of the other references of record. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw this rejection.

Amendments were made to the claims to more clearly describe features of the present invention. Specifically, amendments were made to the claims to more clearly describe that the present invention is directed to a method for mediating an electronic payment and a system for mediating an electronic payment as recited, for example, in independent claims 1, 2, 7, and 20.

The present invention, as recited in claim 1, and as similarly recited in claims 2, 7 and 20, provides a method for mediating an electronic payment by sending and receiving electronic data. The method includes a step of sending electronic data relating to a payment intention of a social insurance agency from a payment mediation system to a beneficiary system when the payment mediation system receives electronic data relating to the payment intention from a social security insurance agency system. The method also includes a step of requesting a deposit of funds from assets held by the social security agency into a deposit account of a financial system managed or owned by a financial institution determined from the electronic data relating to the payment intention. The deposit account is identified by the beneficiary system upon receipt of the payment intention from the payment mediation system, and provided to the payment mediation system. The payment mediation system requests the deposit of funds into the deposit account when the payment mediation system receives electronic data relating to the deposit account

from the beneficiary system within a payment due date or a payment period determined from the electronic data relating to the payment intention. The prior art does not disclose all these features.

In addition to the above claimed features, an object to the present invention is to address the possibility that the bank account of the beneficiary has been changed or closed at the time of paying. Therefore, an object of the present invention is to prevent a failure of a deposit of funds resulting from a change or the closing of a bank account at the time of paying. Another object of the present invention is to address the high risk associated with receiving an unlawful bill from a third party who may have stolen or forged a payment intention of the beneficiary. Therefore, an object of the present invention is to manage such a payment intention of the beneficiary in a payment mediation system. The above objects of the present invention are achieved by use of a payment mediation system that starts funds transfer processing when the payment mediation system receives both of the payment intention form the payer and the bank account of the recipient. That is, the payment mediation system receives both the payment intention form the payer and the bank account of the recipient for every payment.

The above described features of the present invention, as now more clearly recited in the claims, are not taught or suggested by any of the references of record, particularly Anderson, whether taken individually or in combination with any of the other references of record.

Anderson teaches a method and system for processing electronic documents. However, there is no teaching or suggestion in Anderson of the method for mediating

an electronic payment or the system for mediating an electronic payment as recited in claim 1, and as similarly recited in claims 2, 7 and 20 of the present invention.

Anderson's system and method includes a markup language according to the SGML standard in which document type definitions are created under which electronic documents are divided into blocks that are associated with logical fields that are specific to the type of block. Each of many different types of electronic documents can have a record mapping to a particular environment, such as a legacy environment of a banking network, a hospital's computer environment for electronic record keeping, a lending institution's computer environment for processing loan applications, or a court or arbitrator's computer system. Semantic document type definitions for various electronic document types (e.g., electronic checks, mortgage applications, medical records, prescriptions, contracts, and the like) can be formed using mapping techniques between the logical content of the document and the block that is defined to include such content. Also, the various document types are preferably defined to satisfy existing customs, protocols and legal rules.

One feature of the present invention, as recited in claim 1, and as similarly recited in claims 2, 7 and 20, includes where the payment mediation system receives electronic data relating to the payment intention. Another feature of the present invention, as recited in claim 1, and as similarly recited in claims 2, 7 and 20, includes where the deposit account is identified by the beneficiary system and provided to the payment mediation system upon receipt of the payment intention from the payment mediation system. To further illustrate these features of the present invention, the Examiner's attention is directed to Fig. 1. As shown, the

payment mediation system 1200 receives the payment intention from the social insurance agency 1100 (payer), and provides the beneficiary 1300 (recipient) notice of receiving the payment intention. In addition, the payment mediation system 1200 receives identification of a deposit account from the beneficiary 1300, and requests the deposit of funds into the deposit account to a financial system 1400 when both the payment intention and the deposit account information are received. In other words, the present invention provides where both the payment intention and the deposit account information are received by the payment mediation system.

Anderson does not disclose these combined features.

For example, as shown in Fig. 15, Anderson teaches a funds transfer transaction where the payer 12 receives a bill or invoice from his bank 36, issues an electronic check, and sends it to his bank. The payer's bank 36, in turn, transfers funds to the payee's account at the payee's bank 46, which sends a record of the transaction to the payee 14 with accounts receivable information. Even if the payer's bank 36 is considered as the payment mediation system of the present invention, Anderson does not teach the combined claimed features. More specifically, Anderson fails to teach or suggest where the payer's bank 36 receives the identification of the account from the payee. Furthermore, there is no teaching or suggestion in Anderson of where a single entity, such as a payment mediation system, receives both the payment intention and the deposit account information, as in the present invention.

Therefore, Anderson fails to teach or suggest sending electronic data "when said payment mediation system receives electronic data relating to said payment

intention" and requesting a deposit of funds where "said deposit account being identified by the beneficiary system and provided to the payment mediation system upon receipt of the payment intention from the payment mediation system" as recited in claim 1, and as similarly recited in claims 7 and 20.

Furthermore, Anderson fails to teach or suggest sending a payment intention "when a notification of the payment intention from the payer of funds is received by the mediator" and requesting a deposit of funds "when a deposit account identification is received from said recipient by said mediator" as recited in claim 2.

Therefore, Anderson does not teach or suggest the features of the present invention, as recited in claims 1, 2, 7-10, 18, 20, and 21. Accordingly, reconsideration and withdrawal of the 35 U.S.C. §102(b) rejection of claims 1, 2, 7-10, 18, 20, and 21 as being anticipated by Anderson are respectfully requested.

The remaining references of record have been studied. Applicants submit that they do not supply any of the deficiencies noted above with respect to the references used in the rejection of claims 1, 2, 7-10, 18, 20, and 21.

35 U.S.C. §103 Rejections

Claims 11-16 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Anderson in view of U.S. Patent No. 6,049,786 to Smorodinsky. This rejection is traversed for the following reasons. Applicants submit that claims 11-16 are dependent on claim 7. Therefore, dependent claims 11-16 are allowable for at least the same reasons previously discussed regarding independent claim 7. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw this rejection.

In view of the foregoing amendments and remarks, Applicants submit that claims 1, 2, 7-16, 18-22, and 33-36 are in condition for allowance. Accordingly, early allowance of claims 1, 2, 7-16, 18-22, and 33-36 is respectfully requested.

To the extent necessary, Applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Mattingly, Stanger, Malur & Brundidge, P.C., Deposit Account No. 50-1417 (referencing attorney docket no. 501.41883X00).

Respectfully submitted,

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